
Issued by

KFC

NOTICE OF ENDORSEMENT

**PLEASE CALL ME AT 1-800-788-4160 Ext 8602 REGARDING THE
ENCLOSED DOCUMENT.**

KFC
77 S Liberty St
Powell, Oh 43065
Phone: (614) 430-0500

ACKNOWLEDGED BY:

BY:

Patrick Mc Carthy / KFC

Authorized Signature

PAYOFF STATEMENT

Homecomings Financial, LLC
P.O. Box 205
Waterloo IA 50704

05/20/08

Loan No.: 7440831279

Borrower: GEORGE TRAVERS
LAURA ZEIGLER
307 E CHERRY ST

Property:
307 EAST CHERRY STREET

NIXA MO 65714-9294

NIXA MO
65714

Statement Sent to Name: REVISED: GEORGE TRAVERS
Statement Sent to Fax Number: 417-889-7755

As of 05/20/08, the status of this loan is as follows:

| | | | |
|-------------------|------------|----------------------------|--------------|
| Next Payment Due: | 10/01/07 | Loan Type: | CONVENTIONAL |
| Matures: | 01/2036 | Note Rate: | 7.65000% |
| Escrow Balance: | \$-4097.72 | Escrow Retained (**pg. 2): | \$0.00 |
| | | Mortgage Insurance: | \$0.00 |

*****THE FOLLOWING FIGURES ARE SUBJECT TO FINAL VERIFICATION BASED ON
THE RECEIPT OF FUNDS BY Homecomings Financial, LLC*****

| ITEMS | AMOUNT DUE |
|---|--------------------|
| Principal | \$90591.36 |
| Interest Calculated to but not including 06/03/08 | \$6134.37 |
| Escrow/Impound Funds Due (see P.3, Item G) | \$4097.72 |
| Late Charges Outstanding | \$519.25 |
| Unapplied Funds | \$-556.64 |
| Statement Fee | \$0.00 |
| Recording Fee | \$27.00 |
| Reconveyance/Trust | \$0.00 |
| Release Fee | \$0.00 |
| Fax Fee | \$0.00 |
| Other Fees and Costs | \$2304.70 |
| Deferred Amount | \$0.00 |
| Prepayment Penalty/Early Termination Fee | \$0.00 |
| Optional Products | \$0.00 |
| Uncollected P&I | \$0.00 |
| Buyer Assistance Amount | \$ |
| TOTAL DUE | \$103117.76 |
| Per Diem Interest | \$24.8196 |

*****YOU ARE RESPONSIBLE FOR COMPLIANCE OF THIS DOCUMENT*****

Please see page 2 and 3 for Estimated Escrow/Impound Disbursements, payoff funds remittance instructions, and Important information regarding the loan payoff.

Page 2
7440831279

****ESTIMATED ESCROW/IMPOUND DISBURSEMENTS**

If any tax or insurance amounts are due within 45 days of the date interest is calculated to, these amounts are included in required funds and may be disbursed prior to payoff funds being received.

| Items | Next due | Amount |
|-------|----------|--------|
|-------|----------|--------|

PAYOFF FUNDS REMITTANCE INSTRUCTIONS

To receive same-day credit and avoid additional day(s) interest, payoff funds must be remitted via wire by 2:00 P.M. Eastern Time, along with all of the required information provided below. Please include \$7.50 in addition to the total figures above for the incoming wire fee.

JPMorgan Chase Bank, N.A.
For Homecomings Financial, LLC
ABA #021000021
Account #662631175
Homecomings Financial, LLC Account #7440831279
Name: GEORGE TRAVERS
Remitter Name:
Remitter Phone #:

To receive next-day credit and avoid additional day(s) interest, payoff funds must be remitted in U.S. Dollars by cashier's check, certified check, or title company check by 2:00 P.M. Eastern Time. All payoff funds received after 2:00 P.M. Eastern Time will be applied with interest on the next business day. Payoff funds will not be applied or credited on weekends or holidays.

When remitting by check, please include the following information on the check: Customer's name, account number, remitter's name and remitter's phone number. Please forward to the following address:

Homecomings Financial, LLC
Payoff Processing Unit
6716 Grade Lane
Building 9, Suite 910C
Louisville KY 40213-1407

*** You are responsible for the compliance of this document. ***

Important information regarding the loan payoff:

- A) Add daily per diem interest from the interest through date to the date payoff funds are processed in the Homecomings Financial, LLC office. Interest is calculated on a 365-day year on a partial-month basis. If interest is collected for 30 days, due date to due date, interest is calculated on a 360-day basis (February is calculated on 30 days). You will be responsible for any additional interest due we would need to collect due to an improper calculation method.

Page 3
7440831279

- B) If you are currently enrolled in our monthly ACH program and your scheduled draft date is three days or fewer after your anticipated payoff date, your draft will still be deducted. To cancel your drafting, call 800-206-2901.
- C) A late charge may be assessed for any payment or payoff not received within the grace period.
- D) The amount necessary to pay this loan in full is subject to final verification by the note holder. Title/escrow will be held liable for any shortage resulting from a returned item. Do not "stop payment" on any previous payment (check or draft) which has been credited to this account.
- E) If this is an adjustable rate mortgage, it may be subject to interest rate changes and principal balance increases. Please contact our office prior to closing escrow.
- F) If there is a prepayment penalty fee on your account, it will be included in the total funds due for payoff. If your mortgage note indicates that the prepayment penalty can be waived due to sale of the property, you will need to include copies of 1) certified final HUD1 and 2) sales contract, both of which are signed by the buyer and seller. These documents should be included with your payoff funds. If your payoff is wired, they can be faxed to 1-614-417-5768. The prepayment penalty will not be removed until receipt of the funds
- G) If the funds received are not sufficient to pay the account in full, we will utilize funds from the escrow account to complete the payoff. If there is not an escrow account, or the funds in the account are not sufficient to pay the account in full, we will return the payoff funds in the same manner as they were remitted. Interest will continue to accrue and late charges may be incurred until sufficient funds are received to pay the account in full. To avoid a short payoff, please confirm the actual payoff amount by calling 800-206-2901.
- H) If your loan has a Homestrength/Homestretch/Silent Second, the outstanding balance owed is included in the Other Fees and Costs on page 1 of the statement.
- I) All payments on this loan must be kept current. The escrow holder is responsible for determining the current status of this loan prior to closing of the escrow. **Issuance of this statement does not suspend the contract requirements to make monthly mortgage payments when due.**
- J) Escrow account: Issuance of this statement does not alter Homecomings Financial, LLC's responsibility to pay taxes and insurance. If a bill for these items is received prior to the receipt of payoff funds, we will pay them from the escrow account. Payment of a deficit is required before the loan can be paid in full. Homecomings Financial, LLC is not responsible for private agreements between the mortgagor and a third party with regard to the disbursement of the escrow funds. If funds have accumulated in an escrow account, and if we have been required to pay interest on said funds as provided by state law, interest will be paid to the date the escrow closes. Any excess funds, after payoff is complete, will be remitted back to the customer. If forced place insurance has been charged to the escrow account prior to loan payoff, the full amount will be required to pay off the loan. If appropriate evidence of insurance is received, the applicable refund will be refunded to borrowers of record within 4-6 weeks. Any escrow balance will be refunded after payoff, provided the last payment applied to the account has cleared the institution on which it was drawn.
- K) If this account is 2 months or more past due, in foreclosure and/or bankruptcy, you must obtain an amended statement for updated fees within 5 business days of closing.
- L) The reconveyance/satisfaction of mortgage will be forwarded to the county recorder's office after receipt of payoff funds.
- M) If you have new address information, please contact Customer Care at 800-206-2901. Updating your address information will ensure timely return of any refund you may be due, as well as allowing your release and year-end information to be sent directly to you.

7:70

PAYOFF STATEMENT

Homecomings Financial, LLC
P.O. Box 205
Waterloo IA 50704

04/25/08

Loan No.: 7440831279

Borrower: GEORGE TRAVERS
LAURA ZEIGLER
307 E CHERRY ST

Property:
307 EAST CHERRY STREET

NIXA MO 65714-9294

NIXA MO
65714

Statement Sent to Name: GEORGE TRAVERS
Statement Sent to Fax Number: 417-889-7755

As of 04/25/08, the status of this loan is as follows:

| | | | |
|-------------------|------------|----------------------------|--------------|
| Next Payment Due: | 10/01/07 | Loan Type: | CONVENTIONAL |
| Matures: | 01/2036 | Note Rate: | 7.65000% |
| Escrow Balance: | \$-4097.72 | Escrow Retained (**pg. 2): | \$0.00 |
| | | Mortgage Insurance: | \$0.00 |

*****THE FOLLOWING FIGURES ARE SUBJECT TO FINAL VERIFICATION BASED ON
THE RECEIPT OF FUNDS BY Homecomings Financial, LLC*****

| ITEMS | AMOUNT DUE |
|---|--------------------|
| Principal | \$90591.36 |
| Interest Calculated to but not including 05/15/08 | \$5677.27 |
| Escrow/Impound Funds Due (see P.3, Item G) | \$4097.72 |
| Late Charges Outstanding | \$479.17 |
| Unapplied Funds | \$-556.64 |
| Statement Fee | \$0.00 |
| Recording Fee | \$27.00 |
| Reconveyance/Trust | \$0.00 |
| Release Fee | \$0.00 |
| Fax Fee | \$0.00 |
| Other Fees and Costs | \$168.45 |
| Deferred Amount | \$0.00 |
| Prepayment Penalty/Early Termination Fee | \$0.00 |
| Optional Products | \$0.00 |
| Uncollected P&I | \$0.00 |
| Buyer Assistance Amount | \$ |
| TOTAL DUE | \$100484.33 |
| Per Diem Interest | \$24.8196 |

*****YOU ARE RESPONSIBLE FOR COMPLIANCE OF THIS DOCUMENT*****

Please see page 2 and 3 for Estimated Escrow/Impound Disbursements, payoff funds remittance instructions, and Important information regarding the loan payoff.

Page 3
7440831279

- B) If you are currently enrolled in our monthly ACH program and your scheduled draft date is three days or fewer after your anticipated payoff date, your draft will still be deducted. To cancel your drafting, call 800-206-2901.
- C) A late charge may be assessed for any payment or payoff not received within the grace period.
- D) The amount necessary to pay this loan in full is subject to final verification by the note holder. Title/escrow will be held liable for any shortage resulting from a returned item. Do not "stop payment" on any previous payment (check or draft) which has been credited to this account.
- E) If this is an adjustable rate mortgage, it may be subject to interest rate changes and principal balance increases. Please contact our office prior to closing escrow.
- F) If there is a prepayment penalty fee on your account, it will be included in the total funds due for payoff. If your mortgage note indicates that the prepayment penalty can be waived due to sale of the property, you will need to include copies of 1) certified final HUD1 and 2) sales contract, both of which are signed by the buyer and seller. These documents should be included with your payoff funds. If your payoff is wired, they can be faxed to 1-614-417-5768. The prepayment penalty will not be removed until receipt of the funds
- G) If the funds received are not sufficient to pay the account in full, we will utilize funds from the escrow account to complete the payoff. If there is not an escrow account, or the funds in the account are not sufficient to pay the account in full, we will return the payoff funds in the same manner as they were remitted. Interest will continue to accrue and late charges may be incurred until sufficient funds are received to pay the account in full. To avoid a short payoff, please confirm the actual payoff amount by calling 800-206-2901.
- H) If your loan has a Homestrength/Homestretch/Silent Second, the outstanding balance owed is included in the Other Fees and Costs on page 1 of the statement.
- I) All payments on this loan must be kept current. The escrow holder is responsible for determining the current status of this loan prior to closing of the escrow. **Issuance of this statement does not suspend the contract requirements to make monthly mortgage payments when due.**
- J) Escrow account: Issuance of this statement does not alter Homecomings Financial, LLC's responsibility to pay taxes and insurance. If a bill for these items is received prior to the receipt of payoff funds, we will pay them from the escrow account. Payment of a deficit is required before the loan can be paid in full. Homecomings Financial, LLC is not responsible for private agreements between the mortgagor and a third party with regard to the disbursement of the escrow funds. If funds have accumulated in an escrow account, and if we have been required to pay interest on said funds as provided by state law, interest will be paid to the date the escrow closes. Any excess funds, after payoff is complete, will be remitted back to the customer. If forced place insurance has been charged to the escrow account prior to loan payoff, the full amount will be required to pay off the loan. If appropriate evidence of insurance is received, the applicable refund will be refunded to borrowers of record within 4-6 weeks. Any escrow balance will be refunded after payoff, provided the last payment applied to the account has cleared the institution on which it was drawn.
- K) If this account is 2 months or more past due, in foreclosure and/or bankruptcy, you must obtain an amended statement for updated fees within 5 business days of closing.
- L) The reconveyance/satisfaction of mortgage will be forwarded to the county recorder's office after receipt of payoff funds.
- M) If you have new address information, please contact Customer Care at 800-206-2901. Updating your address information will ensure timely return of any refund you may be due, as well as allowing your release and year-end information to be sent directly to you.

7:70

Page 2
7440831279

****ESTIMATED ESCROW/IMPOUND DISBURSEMENTS**

If any tax or insurance amounts are due within 45 days of the date interest is calculated to, these amounts are included in required funds and may be disbursed prior to payoff funds being received.

| Items | Next due | Amount |
|-------|----------|--------|
|-------|----------|--------|

PAYOFF FUNDS REMITTANCE INSTRUCTIONS

To receive same-day credit and avoid additional day(s) interest, payoff funds must be remitted via wire by 2:00 P.M. Eastern Time, along with all of the required information provided below. Please include \$7.50 in addition to the total figures above for the incoming wire fee.

JPMorgan Chase Bank, N.A.
For Homecomings Financial, LLC
ABA #021000021
Account #662631175
Homecomings Financial, LLC Account #7440831279
Name: GEORGE TRAVERS
Remitter Name:
Remitter Phone #:

To receive next-day credit and avoid additional day(s) interest, payoff funds must be remitted in U.S. Dollars by cashier's check, certified check, or title company check by 2:00 P.M. Eastern Time. All payoff funds received after 2:00 P.M. Eastern Time will be applied with interest on the next business day. Payoff funds will not be applied or credited on weekends or holidays.

When remitting by check, please include the following information on the check: Customer's name, account number, remitter's name and remitter's phone number. Please forward to the following address:

Homecomings Financial, LLC
Payoff Processing Unit
6716 Grade Lane
Building 9, Suite 910C
Louisville KY 40213-1407

*** You are responsible for the compliance of this document. ***

Important information regarding the loan payoff:

- A) Add daily per diem interest from the interest through date to the date payoff funds are processed in the Homecomings Financial, LLC office. Interest is calculated on a 365-day year on a partial-month basis. If interest is collected for 30 days, due date to due date, interest is calculated on a 360-day basis (February is calculated on 30 days). You will be responsible for any additional interest due we would need to collect due to an improper calculation method.

Homecomings Financial
A GMAC Company

June 18, 2008

Dear Homeowners:

Thank you for contacting Homecomings FinancialSM regarding a short payoff for the above-referenced loan. The documents listed below should be returned to my attention via facsimile at 800-211-3561

1. Financial Workout Package (enclosed)
2. Letter describing the financial hardship
3. Copies of the **two** most recent statements for all financial accounts (checking, saving, etc.)
4. Copies of the **two** most recent paycheck stubs and last year's tax returns *(To be provided by the homeowner.)*
5. Listing Agreement *(To be provided by the realtor.)*
6. Signed Sales Contract
7. Estimated HUD-1 Settlement Statement *(To be provided by the realtor, homeowner or title company.)*

Please note that if there is a 2nd mortgage or another lien subordinate to that of Homecomings Financial's, arrangements must be made with that institution regarding the specific requirements to release their lien upon execution of a short payoff. In addition, please know that if a short payoff is granted for the above-referenced loan, the **maximum amount of commissions** Homecomings Financial will pay is **5 percent** of the contract sales price *(if there are two agents involved in the transaction)* or **3 percent** *(if there is one agent involved in the transaction.)*

We thank you once again for contacting Homecomings Financial, and we trust the contents of this letter provide you with the information you seek. Please feel free to contact us at the telephone number listed below (Monday - Thursday 8:00 a.m. to 7:00 p.m., Friday 8:00 a.m. to 5:00 p.m., Central time) if you have any additional questions.

Sincerely,

«YourName»
Account Manager

Enclosure

Please note, federal law requires that we advise you that this letter and all subsequent communication (written and/or oral) is an attempt to collect a debt and any information obtained will be used for that purpose.

Loan Number: «LoanNumber»

Homecomings Financial
A GMAC Company

Please take a moment to complete the following financial statement and return it to us at your earliest opportunity.

| | Homeowner | Additional Homeowner |
|-------------------------------|-----------|----------------------|
| Name: | | |
| Work Telephone: | | |
| Home Telephone: | | |
| Cell Phone (optional): | | |
| Best Time to Call (Day/Time): | | |

Please tell us about your property:

Please check all that apply:

- ☐ I live in this house ☐ This is a second home
☐ This house is vacant ☐ This is a rental property (Monthly Rent: \$_____)

Do you have other loans on this property (please circle)? Yes / No

Lender: _____
Principal Balance: _____
Monthly Payment Amount: _____
of Delinquent Payments: _____

Please check all that apply:

- ☐ This property is currently for sale (List Price: \$_____,
Agent Name: _____, Phone: _____)
☐ I am considering selling the property (Estimated Value:
\$_____)
☐ I am willing to do whatever is necessary to retain ownership of my home
☐ I need help organizing and/or managing my finances

Taxes: ☐ I pay my own taxes (taxes are not included in my mortgage payment)
Taxes are Current (please circle): Yes / No
☐ Taxes are included in my mortgage payment

Homeowner Association:

My property is in a Homeowner Association (please circle): Yes / No
If yes, my annual HOA dues are: \$_____
If yes, Are HOA dues current (please circle): Yes / No

Homecomings Financial

A GMAC Company

Please tell us about your Assets and Investments:

Checking Account Balance: \$ _____
Savings/Money _____
Market/CD's: \$ _____
Stocks/Bonds: \$ _____
Vested Retirement Balance
(401K,403B,IRA,Keogh, etc.): \$ _____
Other Real Estate Equity: \$ _____
Other: \$ _____
Total Assets and Investments: \$ _____

Total Monthly Net Income (INC\$) - Total Monthly
Expenses (EXP\$)
Monthly Gain/Loss (G/L) =

INCOMES\$ _____

EXPENSES\$ _____

Gain/Loss \$ _____

Note: If your expenses exceed your income, there may still be hope. Homecomings has partnered with non-profit Credit Counseling agencies to provide you with ideas related to personal finance management.

****Please indicate an amount for a down payment to**

reduce your delinquent balance: \$ _____

****When would these funds be available:** _____

"I agree as follows: My lender may discuss, obtain and share information, including but not limited to FICO scores, about my mortgage and financial situation with third parties in conjunction with the assistance we are hoping to provide you. Negotiations for a possible foreclosure alternative will not constitute a waiver of or defense to my lender's right to commence or continue any action, and an alternative will be provided only if an agreement has been approved in writing by my lender. I understand Homecomings may require additional information to approve certain alternatives and am willing to disclose requested information as necessary. My Lender may contact other parties with financial interest in this property. The information herein is an accurate statement of my financial status."

Signature of Homeowner _____ Date _____

Signature of Homeowner _____ Date _____

Please answer the following questions in detail. Accurate information is critical for us to review the solution(s) that may be available for your Homecomings loan.

1. What event(s) has caused your financial hardship? (If necessary, please attach an additional sheet.)

FAX

To: Becky Spence

Company:

Fax: 1-417-889-7755

Phone:

From:

Fax:

Phone:

E-mail: Gwendolyn.Hill@gmam.com

NOTES:

Date and time of transmission: Wednesday, June 18, 2008 4:29:14 PM
Number of pages including this cover sheet: 06

Homecomings Financial
A GMAC Company

2. What was the term of your hardship? *(When did it begin? Has it ended?)*

3. What was the financial impact of your hardship? *(Estimated expense of hardship, income lost during hardship, etc.)*

4. Are you currently employed? Yes / No
If you answered yes, how long have you been with your current employer?
Are there any foreseeable changes in your employment?

5. How long have you lived at the property? Have you considered selling the property? If so, please describe why you would want to sell your home. If not, please describe why you want to keep the property.

6. What actions have you taken thus far to resolve your financial situation?
(E.g. obtained additional employment, reduced optional monthly household expenses such as cable & Internet service, etc.)

Final Notice to Becky Spence

Complete and Return

Reference Loan

Closing Date: 20080613

*Lender: Mortgage Electronic Registrati 31

Borrower: Becky Spence

PO Box 10634

Springfield MO 65808-0634



Lot: 34

Block: 3

Date: 1/20/09



Dear Becky,

You are entitled to participate in an affordable Mortgage Protection Program, which can protect your *home loan in case of an unexpected tragedy. Your family would still have to make your monthly mortgage payments without this type of plan. SEE BELOW – Plans can include a choice of Life and/or Disability benefits.

Dear Becky: your benefits can include:

- **DEATH** – Pays off your *home loan in the event of your death from Accidental or Natural Causes
- **DISABILITY** – Pays your Mortgage Loan payments if you become sick or injured & cannot work.
- **UNEMPLOYMENT** – Pays your policy premium for up to six months.
- **CRITICAL ILLNESS** – Can pay a portion of your death benefit if you're diagnosed with a covered critical illness.
- **LEVEL PREMIUM** – Cost do not increase.
- **MONEY BACK OPTION** – Returns all of your premiums if benefits are not used.
- **KNOWING THE SPENCE FAMILY WILL NOT LOSE THEIR HOME.**

For complete details at no cost or obligation please complete and return this form in the enclosed postage paid envelope.

Becky Spence PO Box 10634 Springfield MO 65808-0634

*Lender : Mortgage Electronic Registrati

OD051126949

*Loan Amount:

\$123600.00

Date of Birth

Borrower**Spouse/Co-borrower**

Sex

Male ☐ Female ☐Male ☐ Female ☐

Height

____ ft ____ in.

____ ft ____ in.

Weight

____ lbs.

____ lbs.

Have you ever had:

1. High Blood Pressure/High Cholesterol?

Yes ☐ No ☐Yes ☐ No ☐

2. Heart Attack, Stroke or Cancer?

Yes ☐ No ☐Yes ☐ No ☐

3. Diabetes?

Yes ☐ No ☐Yes ☐ No ☐

4. Smoked cigarettes in the past 12 months?

Yes ☐ No ☐Yes ☐ No ☐

Occupation:

Home # (____) ____ - ____

Work # (____) ____ - ____

Cellular # (____) ____ - ____

Best time to call: _____

First Name of the person completing this form: _____

Greene

AVAILABLE RATES ARE EXTREMELY AFFORDABLE

This is not a solicitation or an application for coverage. The information you have provided us will be forwarded to a licensed insurance agent. Information obtained only through public record and used for loan verification only. Not affiliated with any lending institutions.

June 10, 2009

Homecomings and GMAC Mortgage
Account Number: 0810033739

Property Address

1061 EAST GASLIGHT DR
SPRINGFIELD, MO 65810

06/04/09 15:00 0036283 20060610 EF3P0110 BrandCH 1 OZ DOM EF3P010000 146316 LT



BECKY SPENCE
PO BOX 10634
SPRINGFIELD MO 65808-0634



Dear Becky Spence:

We are writing to notify you that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold, or transferred from Homecomings Financial, LLC ("Homecomings Financial") to GMAC Mortgage, LLC (GMAC Mortgage), effective July 1, 2009.

Please note that GMAC Mortgage and Homecomings Financial are affiliated companies. The only change to your mortgage account will be the name of your loan servicer. Your new loan payments will be made payable to GMAC Mortgage instead of Homecomings Financial. Your account number, place for payments, and all other information relating to your mortgage loan remains the same.

The assignment, sale, or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of the transfer. Your new servicer must also send you this notice no later than 15 days after this effective date. In this case, all necessary information is combined in this one notice.

As of June 4, 2009 your current principal balance is \$48,223.26, your current escrow balance is \$0.00, your current interest rate is 9.875%, your total monthly payment is \$421.15, and your next due date is 12/1/2007.

Your present servicer is Homecomings Financial.

Prior to July 1, 2009, if you have any questions regarding your account or the transfer of servicing, call Homecomings Financial's Customer Care Department toll free at 1-800-206-2901 between 6:00 am and 10:00 pm Central Time, Monday through Friday, and between 8:00 am and 2:00 pm Central Time, on Saturdays.

Your new servicer will be GMAC Mortgage.

Beginning July 1, 2009, if you have any questions regarding your account or the transfer of servicing, call GMAC Mortgage's Customer Care Department toll free at 1-800-766-4622 between 6:00 am and 10:00 pm Central Time, Monday through Friday, and between 8:00 am and 2:00 pm Central Time, on Saturdays.

For GMAC Mortgage Customer Inquiries

Beginning July 1, 2009, written inquiries regarding your account should be directed to GMAC Mortgage's Customer Care Correspondence Department at the following address:

GMAC Mortgage
PO Box 4622
Waterloo, IA 50704-4622

For GMAC Mortgage Customer Payments

The mailing address for payments will not change. Payments will be processed by Homecomings Financial if received prior to July 1, 2009 and will be processed by GMAC Mortgage if received after July 1, 2009. Please send all payments due on or after that date to GMAC Mortgage at the following address:

GMAC Mortgage
PO Box 780
Waterloo IA 50704-0780

or the address provided on your GMAC Mortgage billing statement.

For Homecomings Financial Website Customer Payments

If you have been utilizing the bill-pay service on Homecomings Financial's website, this service will be transitioned to the GMAC Mortgage Website, at www.gmacmortgage.com, via secure transfer in the near future. Your user-name and password will not change and you will not need to re-register or re-enroll in your current payment program.

Other Important Information

Please see the back side of this letter for additional information about Automatic Payment Deductions, Government Allotment/Bill Pay Services, Optional Insurances, Year-end Statements, Credit Reporting, and related information from the Real Estate Settlement Procedures Act (RESPA).

Homecomings Financial appreciated the opportunity to service your account. The team at GMAC Mortgage looks forward to servicing your future needs.

Sincerely,

Charles Hoecker
SVP, Customer Care
Homecomings Financial and GMAC Mortgage, LLC



| ACCOUNT NUMBER | DUE DATE | TOTAL PAYMENT |
|----------------|----------|---------------|
| 0810033739 | 03/01/10 | \$421.15 |

| |
|---|
| Amount Due With Late Fee If Rec'd 15 Days AFTER Due Date |
| \$421.15 |

ADDITIONAL AMOUNTS REMITTED:

| Principal | Escrow | Late Charge | Other |
|-----------|--------|-------------|-------|
| | | | |

| |
|-----------------|
| Amount Enclosed |
| |

Electronic Debit - When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

BECKY SPENCE
PO BOX 10634

For home financing and home equity
opportunities, call 1-800-888-4622.

GMAC Mortgage
PO Box 79048
Phoenix AZ 85062-9048

02 0310 0810033739 00042115 00000 22222 5

GMAC MORTGAGE
PO BOX 4622
WATERLOO IA 50704-4622

4891FC (12/13/05 11:10) 000154773AM 01130Q 00255



BECKY SPENCE
PO BOX 10634
SPRINGFIELD MO 65808-0634

GMAC
Mortgage

1-800-766-4622

PAYMENT BOOK

08-6X21-000P(5/03)

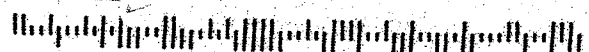
PAYMENT BOOK ENCLOSED

RESORTED
FIRST CLASS



02 1R
0002099370
MAILED FROM ZIP CODE 46241
\$ 00.33⁵
JAN 14 2010

KAHHS51 65808



02/15/10 11:30 3 0133022 20100222 JB170134 PRVCY 1 OZ DOM JB17010000* 146316 PV



BECKY SPENCE
PO BOX 10634
SPRINGFIELD MO 65808-0634



Important Information About Your Privacy is Enclosed

Account Number: 0810033739

Dear Becky Spence:

Enclosed is the Annual Privacy Notice from GMAC Financial Services. Please take a few minutes to read it carefully, as it explains what personal information we collect and share about you, how we protect it, and what your information sharing rights are. Be assured that the responsibility of handling your personal information is one we take very seriously.

No action is required. However, you may manage your privacy choices at any time by following the instructions provided on the Privacy Notice or by visiting the GMAC Financial Services website at www.gmacfs.com, selecting "Privacy" in the footer, and then "Manage My Privacy preferences". On our website, you'll also find information on our full range of financial products and services, from high-yield, FDIC insured CD and money market accounts to great mortgage rates and more.

We appreciate your business and look forward to serving your financial needs in the future.

GMAC Financial Services

Note: Reference to the GMAC Financial Services group in this notice includes the following companies: Ally Bank, Ally Bank d/b/a GMAC Bank, Central Originating Lease Trust (C.O.L. Trust), Ditech, LLC, GHS Mortgage, LLC, GHS Mortgage, LLC d/b/a Windsor Mortgage, GMAC, GMAC Home Services, LLC, GMAC Mortgage, LLC, GMAC Mortgage, LLC d/b/a ditech, GMAC Mortgage, LLC of TN, GMAC Mortgage USA Corporation, Homecomings Financial, LLC, Homecomings Financial of DE, LLC, Homecomings Financial USA Corporation, National Auto Finance Company, Nuvel Credit Company, Nuvel Financial Services, Residential Funding Company, LLC, Residential Funding of DE, LLC, Residential Funding USA Corporation, and Union Trust Mortgage Services, Inc.

PO Box 205
Waterloo, IA 50704-0205

May 17, 2011

05/10/11 09:30 3 0012544 20110517 GE2YP104 dlenam 1 OZ DOM GE2YP10000* 146316 LT



BECKY SPENCE
PO BOX 10634
SPRINGFIELD MO 65808-0634



RE: Account Number 0810033739
Property Address 1061 EAST GASLIGHT DR
SPRINGFIELD, MO 65810-0000

Dear BECKY SPENCE:

We are committed to communicating with you regarding the status of your loan. As such, a Mortgage Account Statement (MAS), with payment coupon, will be mailed in replacement of the coupon books which you have previously received. The issuance of coupon books has been discontinued. This change will be effective with your July 2011 payment; please begin watching your mail for the account statement in June 2011.

Going forward, you will receive a MAS each month, generated automatically with the receipt of your payment. In the event a payment is not posted within the grace period of your loan, a MAS will generate after the end of the grace period and will include the current and next month's due amount.

The MAS provides the principal and escrow balances, amount due, account history from the last MAS date, and the option to include additional funds towards the principal or escrow balances. It also includes other details to provide you a snap-shot of the status of your loan as of the date of the MAS.

You may elect to receive your statement electronically via our website, www.gmacmortgage.com, by enrolling in one of our free online payment options. There are two options available for payment online: Monthly Automatic Payment Program (MAPP) and Monthly on Demand (MOD).

MAPP allows payments to be set up one time and automatically deducted from your elected bank account each month on the same date. MOD allows you to elect the date each month the payment is to be deducted from your bank account. Either program posts the funds to the mortgage account on the same day the payment is made.

If you are already enrolled in one of the above online payment programs, your enrollment has not changed. You will not receive a paper MAS but will receive it electronically as described above.

If you have any further questions, please contact Customer Care at 1-800-766-4622 during the following hours Monday - Friday 6:00 am - 10:00 pm CT and Saturday 9:00 am - 1:00 pm CT.

Customer Care
Loan Servicing

Please Note:

This is an attempt to collect a debt and any information obtained will be used for that purpose.

If you have filed for bankruptcy, or if you have been discharged of your personal liability for repayment of this debt, please note that this letter is being provided for informational purposes only and any rights that we may choose to pursue will be exercised against the property only and not against you personally.



PO Box 780
Waterloo, IA 50704-0780

July 30, 2012

02/06/12 13:00 3 0003497 20120730 HG70N101 GMPRIVPI 1 OZ DOM HG70N10000* 146316 PI



BECKY SPENCE
PO BOX 10634
SPRINGFIELD MO 65808-0634



Account Number: 0810033739 ?

Dear BECKY SPENCE:

Enclosed is the Annual Privacy Notice from GMAC Mortgage. Please take a few minutes to read it carefully, as it explains the kind of personal information we collect and share about you, as well as how we protect your information. It also provides an explanation of your information sharing rights. Be assured that the responsibility of handling your personal information is one we take very seriously.

You may submit your information sharing opt out choices at any time by following the instructions provided on the Privacy Notice or by visiting our website at ally.com/privacy and selecting "Manage My Privacy Preferences". If you have previously notified us of your information sharing opt out choices, we will continue to honor your request and will apply them to all current and future accounts within the Ally group of companies.

On the ally.com website, you'll find a full range of financial services. From high-yield, FDIC insured certificates of deposit and money market accounts to great mortgage and auto finance rates, we are pleased to offer a wide variety of products to fit your needs.

Thank you for choosing us.

Sincerely,
GMAC Mortgage

GMAC FINANCIAL SERVICES

Privacy Notice

The GMAC Financial Services group of companies* is giving you this notice to tell you how we protect, may collect and share nonpublic personal information about you and the accounts you have with a company (or companies) in the GMAC Financial Services group. This notice also advises you of your right to keep this information from being shared with affiliates of companies in the GMAC Financial Services group** or other business associates (non-affiliates) under certain circumstances. We provide you a Privacy Notice for each account you have with us.

What Nonpublic Personal Information Do We Collect About You?

We collect non-public personal information about you from the following sources:

- Information we receive from you, such as information on applications or other forms, which may include your name, address, e-mail address, social security number, bank account information and income.
- Information about your transactions with us, our affiliates, or others, such as your account balance and payment history.
- Information we receive from outside sources including consumer reporting agencies, motor vehicle dealers, credit references, such as your credit history, credit score, and other information related to your creditworthiness.
- Information that we obtain from employers, insurance companies, and insurance agencies to verify employment history, driving and accident history, or that insurance coverage is in place.

How Do We Protect The Information That We Collect About You and Your Accounts?

To protect the privacy and security of nonpublic personal information we collect about you, we restrict access to the information to our employees, agents and subcontractors who need this information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with applicable federal and state laws and regulations to guard your non-public personal information. We strive to keep our information about you accurate. If you tell us of an error, we update our records promptly. If you wish to review or correct personal information on your account, please write to us at the address on your account statement or other account materials.

Do We Share The Information We Collect About You and Your Accounts?

Yes, to provide you with superior service, inform you of product and service opportunities that may be of interest to you, or for other business purposes, **we may share** all of the nonpublic personal information we collect about you and your accounts, as described above, as permitted by law. Our sharing of information about you is subject to Your Information Sharing Rights, described below.

For Vermont Residents Only: Based on Vermont law, we do not share nonpublic personal information about you with affiliates or non-affiliated third parties, other than as permitted by law. We automatically treat your accounts as if you made the Information Sharing opt out elections described below.

What Types of Affiliates and Non-affiliated Third Parties Do We Share Information About You With?

Subject to Your Information Sharing Rights, detailed below, **we may share** nonpublic personal information about you with the following types of affiliates and non-affiliated third parties:

- Financial service providers, such as mortgage bankers, credit card issuers, insurance companies, and insurance agents.
- Non-financial companies, such as credit reporting agencies, manufacturers, motor vehicle dealers, retailers, direct marketers, telecommunications companies, airlines, and publishers.
- Companies that perform marketing services on our behalf or with other financial institutions with which we have joint marketing agreements.
- Others, such as educational institutions.
- **We may also share** nonpublic personal information about you with affiliates and non-affiliated third parties, as permitted by law.

Do We Share Information About Former Customers?

Yes, subject to Your Information Sharing Rights – detailed below, **we may share** all of the nonpublic personal information described above about our former customers with the same types of affiliates and non-affiliated third parties, as described above, as permitted by law.

***Reference to the GMAC Financial Services group in this notice includes the following companies:** Ally Bank, Ally Bank d/b/a GMAC Bank, Central Originating Lease Trust (C.O.L. Trust), Ditech, LLC, GHS Mortgage, LLC, GHS Mortgage, LLC d/b/a/ Windsor Mortgage, GMAC, GMAC Home Services, LLC, GMAC Mortgage, LLC, GMAC Mortgage, LLC d/b/a ditech, GMAC Mortgage, LLC of TN, GMAC Mortgage USA Corporation, Homecomings Financial, LLC, Homecomings Financial of DE, LLC, Homecomings Financial USA Corporation, National Auto Finance Company, Nuvel Credit Company, Nuvel Financial Services, Residential Funding Company, LLC, Residential Funding of DE, LLC, Residential Funding USA Corporation, and Union Trust Mortgage Services, Inc.

****Affiliates of companies in the GMAC Financial Services group include:** companies in the GMAC Financial Services group referenced in this notice and companies that now or in the future control, are controlled by, or are under common control with a company in the GMAC Financial Services group.

CUSTOMER INFORMATION

Name: BECKY SPENCE
Account Number: 0810033739
Home Phone #: () - 0

PROPERTY ADDRESS

1061 EAST GASLIGHT DR
SPRINGFIELD MO 65810

GMAC Mortgage

For Customer Care Inquiries call: 1-800-766-4622

MESSAGES

Our records indicate that you have filed for bankruptcy protection. This statement is being provided for your convenience and in connection with your post-petition payments being made in accordance with your bankruptcy plan. If you do not want us to send you mortgage account statements in the future, please contact us at the number listed above.

See Reverse Side And Additional Pages For Important Information And State Specific Disclosures

Account Number 0810033739
Statement Date January 07, 2013
Interest Rate 9.87500
Interest Paid Year-to-Date \$0.00
Taxes Paid Year-to-Date \$0.00
Escrow Balance \$0.00
Principal Balance(PB)* \$48,223.26

Principal and Interest \$421.15
Subsidy/buydown \$0.00
Escrow \$0.00
Additional Products/Services \$0.00
Unpaid Amount \$26,111.30
Late Charges \$1,368.25
Other \$0.00
Total Unpaid Amount \$27,900.70
Payment Date December 01, 2007

Account Activity Since Last Statement

| Description | Pmt Date | Tran. Date | Tran. Total | Principal | Interest | Escrow | Add'l Products | Late Charge | Other |
|-------------|----------|------------|-------------|-----------|----------|--------|----------------|-------------|-------|
| | | | | | | | | | |

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week).

Questions about your loan?

For easy access to information on your account - 24 hours a day, 7 days a week - without waiting for a representative, simply call the number listed above.

You can obtain general account information, mailing and e-mail addresses, fax numbers, tax and insurance information - even confirmation of when when received your last payment. It is quick and easy!

Look for your convenient mortgage account statement each month!

No remittance is required if payments are being remitted by the Bankruptcy Trustee

Mortgage Payment Coupon

| Account Number | Post Petition Payment Date | Post Petition Payment Amount | Post Petition Late Fee | Post Petition Payment With Late Fee |
|----------------|----------------------------|------------------------------|------------------------|-------------------------------------|
| 0810033739 | 12/01/07 | \$421.15 | | |

BECKY SPENCE

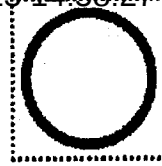
This statement is being furnished for informational purposes only.

GMAC Mortgage

| Please assist GMAC Mortgage in applying your payment | |
|--|----|
| Full Payment(s) | \$ |
| ADDITIONAL Principal | \$ |
| ADDITIONAL Escrow | \$ |
| Late Charge | \$ |
| Other Fees (please specify) | \$ |
| Total Amount Enclosed | \$ |

GMAC MORTGAGE
PO BOX 9001719
LOUISVILLE KY 40290-1719

Ocwen Loan Servicing, LLC
3451 Hammond Ave
PO Box 780
Waterloo, IA 50704-0780



O C W E N

2/16/2013

01/14/13 11:00 3 0034377 20130218 IB7GG109 OCWENDUP 1 OZ DOM IB7GG10000* 160275 DM



BECKY SPENCE
PO BOX 10634
SPRINGFIELD MO 65808-0634



RE: Account Number: 0810033739
Property Address: 1061 EAST GASLIGHT DR
SPRINGFIELD MO 65810-0000

Dear BECKY SPENCE:

We recently provided a letter advising that the servicing of your account has been transferred to Ocwen Loan Servicing, LLC. As a result of this transfer, Federal law requires that we provide you with the following information.

Ocwen Loan Servicing, LLC is servicing your account on behalf of RFC-PIA, which currently owns the interest in your account. As of the date of this letter, the total amount of the debt is \$74,777.45. Interest, late charges, legal costs, fees and other charges may also be included in the total amount of the debt. Please note that because interest, late charges, and other charges may continue to accrue on this account, the total amount owed may be greater than the amount indicated above.

Federal law provides that you have thirty (30) days from the date of this letter to dispute the validity of this debt or any portion thereof. If you DO NOT wish to dispute this debt or any portion thereof within the thirty-day period, we will assume the debt is valid. If you wish to dispute this debt, please notify us in writing within the thirty-day period and we will provide verification of the debt or a copy of the judgment by mail. We will also provide the name and address of the original creditor if a written request is received within the same thirty-day period.

(Continue to next page)





GMAC Mortgage

Notice of Servicing Transfer and Welcome to Ocwen Loan Servicing, LLC

February 6, 2013

12/27/12 10:00 3 0022704 20130206 1827N107 GOODBYE 2 OZ DOM 1827N10000 150647 LT



BECKY SPENCE
PO BOX 10634
SPRINGFIELD MO 65808-0634



Dear BECKY SPENCE,

The servicing of your mortgage loan, that is, the right to collect payments from you, is transferring from your current servicer, GMAC Mortgage ("GMACM") to your new servicer, Ocwen Loan Servicing, LLC ("Ocwen") effective February 16, 2013.

Rest assured this transfer of servicing does not affect any term or condition of the mortgage documents, other than those directly related to the servicing of your loan. There will be no change to your account number or payment address; only to the name of the company to which you make your payment. All mailing addresses and phone numbers you previously used to contact GMACM will remain the same but, as of February 16, 2013, they will be maintained by Ocwen. You will continue to be served in a knowledgeable and professional manner, just as you have in the past.

GMACM will stop accepting payments on February 15, 2013. Ocwen will begin to accept payments on February 16, 2013. Send all payments due on or after that date to Ocwen. A temporary coupon is provided below for your convenience. Any account notices prepared prior to February 16, 2013 will reflect GMACM; all notices prepared on or after February 16, 2013 will reflect Ocwen. In addition any payments received by GMACM after February 15, 2013 will automatically be processed by Ocwen.

If you are currently using GMACM's automatic payment service, this program will continue with no lapse in service. If you previously made your payment through GMACMortgage.com, on or after February 16, 2013 you can go to ocwen.mortgagebanksite.com and use your same login ID and password for account access. If you use a third party payment service, please request they update their records to have payments made payable to Ocwen Loan Servicing, LLC effective February 16, 2013.

Because GMACM is the subject of a bankruptcy proceeding, federal law requires either GMACM or Ocwen to send you this notice not more than 30 days after the effective date of the transfer of the servicing of your loan. In this case, all necessary information is combined in this one notice. Please review the reverse side of this letter for legal disclosures, notices and state requirements. It's our goal to make this transfer as seamless as possible.

We appreciate the opportunity to serve your home loan needs. If you have questions relating to the transfer of servicing please contact our Transfer Hotline at 1-888-926-3479 weekdays from 8:00 AM to 7:00 PM, Central Time. If you have questions about the general servicing of your loan please call GMACM Customer Care at 800-766-4622, 6:00 a.m. - 10:00 p.m. CT M-F and 8:00 a.m. - 2:00 p.m. Sat.

Sincerely,

Charles R. Hoecker
Sr. Vice President, Customer Care
GMAC Mortgage

Sincerely,

William C. Erbey
President and Chief Executive Officer
Ocwen Loan Servicing, LLC

Enclosure(s)

Your Loan Account Details as of 02/04/2013

Account Number:
0810033739

Property Address:
1061 EAST GASLIGHT DR
SPRINGFIELD MO 65810

Transfer Date:
02/16/2013

Principal Balance:
\$48,223.26

Escrow Balance:
\$0.00

Loan Rate:
9.875%

Next Payment Due:
12/1/2007

Payment Amount:
Please refer to your
mortgage account statement

Ocwen Loan Servicing, LLC Customer Care Contact Information

➤ Phone:
800-766-4622
Personal assistance:
6:00 a.m. - 10:00 p.m. CT M-F
and 8:00 a.m. - 2:00 p.m. Sat
24-hour automated service

Email:
ocwen@mortgagebanksite.com

Web:
ocwen.mortgagebanksite.com

Mail:
PO Box 780
Waterloo, IA 50704-0780

02-1x85-7300(1/13)

Mortgage Payment Coupon

Account Number:
0810033739

Due Date:
12/1/2007

Mortgage Payment:
See above

BECKY SPENCE

| Please assist us in applying your payment. | |
|---|----------------|
| Full Payments | \$..... |
| ADDITIONAL Principal | \$..... |
| ADDITIONAL Escrow | \$..... |
| Late Charge | \$..... |
| Other Fees (specify) | \$..... |
| Total Amount Enclosed | \$..... |



OCWEN
PO BOX 9001719
LOUISVILLE, KY 40290-1719



Mortgage Account Statement

CUSTOMER INFORMATION

Name: Becky Spence
Account Number: 0810033739
Home Phone #: () - 0

Notice of Foreclosure Pg 24 of 26
PROPERTY ADDRESS
1061 EAST GASLIGHT DR
SPRINGFIELD MO 65810



Visit us at ocwen.mortgagebanksite.com
for account information.

02/11/10 11:00:3 0008651 20130219 MB141803 OCBKBD 1 OZ DOM MB14180000 146316 GM



BECKY SPENCE
PO BOX 10634
SPRINGFIELD MO 65808-0634



Customer Care Inquiries: 1-800-766-4622

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for Inquiries on the reverse side.

Account Information

Account Number 0810033739
Statement Date February 18, 2013
Maturity Date November 01, 2021
Interest Rate 9.87500
Interest Paid Year-to-Date \$0.00
Taxes Paid Year-to-Date \$0.00
Escrow Balance \$0.00
Principal Balance(PB)* \$48,223.26

Details of Amount Due/Paid

Principal and Interest \$421.15
Subsidy/Buydown \$0.00
Escrow \$0.00
Unpaid Amount \$26,532.45
Late Charges \$1,368.25
Other \$0.00
Total Unpaid Amount \$28,321.85
Payment Date December 01, 2007

For questions on the servicing of your account,
call 1-800-766-4622.

Account Activity Since Last Statement

| Description | Pmt Date | Tran. Date | Tran. Total | Principal | Interest | Escrow | Add'l Products | Late Charge | Other |
|-------------|----------|------------|-------------|-----------|----------|--------|----------------|-------------|-------|
| | | | | | | | | | |

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Important News

Our records indicate that you have filed for bankruptcy protection. This statement is being provided as a convenience and in connection with your post-petition payments being made in accordance with your bankruptcy plan. If you do not want us to send you mortgage account statements in the future, please contact us at the number listed above.

See Reverse Side And Additional Pages For Important Information And State Specific Disclosures

No remittance is required if payments are being remitted by the Bankruptcy Trustee

Mortgage Payment Coupon

| Account Number | Post Petition Payment Date | Post Petition Payment Amount | Post Petition Late Fee | Post Petition Payment With Late Fee |
|----------------------------|----------------------------|------------------------------|------------------------|-------------------------------------|
| 0810033739 BECKY SPENCE | 12/01/07 | \$421.15 | | |

This statement is being furnished for informational purposes only.

Please assist us in applying your payment

| | | |
|-------------|-----------------------------|----|
| Extra Funds | Full Payment(s) | \$ |
| | ADDITIONAL Principal | \$ |
| | ADDITIONAL Escrow | \$ |
| | Late Charge | \$ |
| | Other Fees (please specify) | \$ |
| | Total Amount Enclosed | \$ |

Sign here to receive information on monthly ACH. See back for details.

OCWEN LOAN SERVICING, LLC
PO BOX 9001719
LOUISVILLE KY 40290-1719



Mortgage Account Statement

CUSTOMER INFORMATION

Name:

Becky Spence

1061 EAST GASLIGHT DR
SPRINGFIELD MO 65810

Account Number:

0810033739

Home Phone #:

() - 0

Notice of Proper Address Pg 25 of 26



Visit us at ocwen.mortgagebanksite.com
for account information.

02/11/10 11:00 3 0002451 20130719 MG173802 OCBKBD 1 OZ DOM MG17380000 148316 GM



BECKY SPENCE
PO BOX 10634
SPRINGFIELD MO 65808-0634



Customer Care Inquiries: 1-800-766-4622

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Account Information

Account Number 0810033739
Statement Date July 18, 2013
Maturity Date November 01, 2021
Interest Rate 9.87500
Interest Paid Year-to-Date \$0.00
Taxes Paid Year-to-Date \$0.00
Escrow Balance \$0.00
Principal Balance(PB)* \$48,223.26

Details of Amount Due/Paid

Principal and Interest \$421.15
Subsidy/Buydown \$0.00
Escrow \$0.00
Unpaid Amount \$28,638.20
Late Charges \$1,368.25
Other \$150.00
Total Unpaid Amount \$30,577.60
Payment Date December 01, 2007

For questions on the servicing of your account,
call 1-800-766-4622.

Account Activity Since Last Statement

| Description | Pmt Date | Tran. Date | Tran. Total | Principal | Interest | Escrow | Add'l Products | Late Charge | Other |
|-------------|----------|------------|-------------|-----------|----------|--------|----------------|-------------|-------|
| | | | | | | | | | |

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Important News

Our records indicate that you have filed for bankruptcy protection. This statement is being provided as a convenience and in connection with your post-petition payments being made in accordance with your bankruptcy plan. If you do not want us to send you mortgage account statements in the future, please contact us at the number listed above.

See Reverse Side And Additional Pages For Important Information And State Specific Disclosures

No remittance is required if payments are being remitted by the Bankruptcy Trustee

Mortgage Payment Coupon

| Account Number | Post Petition Payment Date | Post Petition Payment Amount | Post Petition Late Fee | Post Petition Payment With Late Fee |
|----------------------------|----------------------------|------------------------------|------------------------|-------------------------------------|
| 0810033739 BECKY SPENCE | 12/01/07 | \$421.15 | | |

This statement is being furnished for informational purposes only.



| Please assist us in applying your payment | |
|---|----|
| Full Payment(s) | \$ |
| ADDITIONAL Principal | \$ |
| ADDITIONAL Escrow | \$ |
| Late Charge | \$ |
| Other Fees (please specify) | \$ |
| Total Amount Enclosed | \$ |

Sign here to receive information on monthly ACH. See back for details.

OCWEN LOAN SERVICING, LLC
PO BOX 9001719
LOUISVILLE KY 40290-1719



PO Box 380912
Bloomington, MN 55438-0912

02/04/11 09:00 0100082 20110218 KB182142 PRVCY 1 02 DOM KB18210000* 148318 PV



BECKY SPENCE
PO BOX 10634
SPRINGFIELD MO 65808-0634



Account Number: 0810033739

Dear Becky Spence:

Enclosed is the Annual Privacy Notice from GMAC Mortgage. Please take a few minutes to read it carefully, as it explains what personal information we collect and share about you, how we protect it, and what your information sharing rights are. Be assured that the responsibility of handling your personal information is one we take very seriously.

No action is required. However, you may manage your privacy choices at any time by following the instructions provided on the Privacy Notice or by visiting the Ally website at ally.com/privacy and selecting "Manage My Privacy Preferences". On our website, you'll also find information on our full range of financial products and services, from high-yield, FDIC insured CD and money market accounts to great mortgage rates and more.

We appreciate your business and look forward to serving your financial needs in the future.

GMAC Mortgage

Note: Reference to GMAC Mortgage in this notice includes the following companies: GMAC Mortgage, LLC, GMAC Mortgage USA Corporation, and Ditech, LLC.

